

**United States Bankruptcy Court**

Southern District of New York  
**Case No. 03-23950-rdd**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George T. DelFierro  
1 Elliot Place  
Spring Valley, NY 10977

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-8754

Employer Tax-Identification No(s).(EIN)[if any]:

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: October 20, 2009

Robert D Drain  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0208-7  
Case: 03-23950

User: mcorrea  
Form ID: b18w

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Total Noticed: 42

Date Rcvd: Oct 20, 2009

The following entities were noticed by first class mail on Oct 22, 2009.

db +George T. DelFierro, 1 Elliot Place, Spring Valley, NY 10977-3002  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
unk +Clerk's Office of the United States Bankruptcy Cou, 300 Quarropas Street, 2nd Floor, White Plains, NY 10601-4140  
cr +Nissan Motor Acceptance Corporation, Macco & Stern, LLP, 135 Pinelawn Road, Suite 120 South, Melville, NY 11747-3153  
cr +William F. Macreery, 7 Granite Springs Road, Granite Springs, NY 10527-1107  
3322306 +AT&T UNIVERSAL CARD, Post Office Box 8214, South Hackensack, NJ 07606  
3322307 +BENEFICIAL, Post Office Box 17474, Baltimore, MD 21297-1474  
3322309 CHASE MANHATTAN MORTGAGE CORP., Post office Box 9001319, Louisville, KY 40290-1319  
3322311 +CITGO, Processing Center, Des Moines, IA 50362-0001  
3522474 Chase Manhattan Bank USA, NA by, eCast Settlement Corporation, as agent, Becket & Lee LLP, P.O. Box 35480, Newark, NJ 07193-5480  
3630482 +DELL FINANCIAL, C/O WELTMAN, WEINBERG & REIS, CO., LPA, 323 W. LAKESIDE AVE, 2ND FL, CLEVELAND, OH 44113-1009  
3322314 EMERGE MASTERCARD, Payment Processing, Post Office Box 23034, Columbus, GA 31902-3034  
4244047 +FEIN SUCH & CRANE, MARGARET J. CASCINO, 7 CENTURY DRIVE, STE 201, PARSIPPANY NJ 07054-4609  
4244046 +FEIN SUCH & CRANE, MARGARET J. CASCINO, 747 CHESTNUT RIDGE RD, STE 200, CHESTNUT RIDGE, NY 10977-6225  
3322315 KEY BANK USA, Post Office Box 94722, Cleveland, OH 44101-4722  
3674815 +KEY BANK USA, NA., 2 GATEHALL DR., PARSIPPANY, NJ 07054-4521  
3322316 M&T MORTGAGE CORP., Post Office Box 1288, Buffalo, NY 14240-1288  
3322318 MBNA AMERICA MASTERCARD, Post Office Box 15137, Wilmington, DE 19886-5137  
3322319 +MICHAEL J. VARIEUR, D.D.S., 27 Filors Lane, Stony Point, NY 10980-2745  
3645260 +MILLER & CLARK P.C., 19732 MACARTHUR BLVD. STE 100, IRVINE CA 92612-2449  
3682156 +Macco & Stern, LLP, 135 Pinelawn Road, Suite 120 South, Melville, NY 11747-3153, Attn: Vincent Cuocci  
3322320 NISSAN MOTOR ACCEPTANCE C, Post Office Box 371491, Pittsburgh, PA 15250-7491  
3725534 +NISSAN MOTOR ACCEPTANCE CORP., C/O MACCO & STERN, LLP, 135 PINELAWN ROAD, SUITE 120 SOUTH, MELVILLE, NY 11747-3153  
3555159 NISSAN MOTOR ACCEPTANCE CORPORATION, P.O. BOX 660366, DALLAS, TX 75266-0366  
3322321 SEARS PREMIER CARD, Post Office Box 818017, Cleveland, OH 44181-8017  
3322322 SHELL CREDIT CARD CENTER, Post Office Box 790070, Houston, TX 77279-0070  
4223063 +SHMUEL KLEIN, 268 ROUTE 59, SPRING VALLEY NY 10977-5448  
3322323 +SPRINT PCS, c/o John Lee Jackson, Esq, For Universal Fidelity, 1445 Langham Creek Drive, Houston, TX 77084-5012  
3585760 +William F. Macreery, Esq., 7 Granite Springs Road, Granite Springs, NY 10527-1107

The following entities were noticed by electronic transmission on Oct 20, 2009.

3679061 +EDI: HFC.COM Oct 20 2009 15:53:00 BOSCOV'S, C/O CREDITORS BANKRUPTCY SERVICE, P.O.BOX 740933, DALLAS, TX 75374-0933  
3322308 +EDI: HFC.COM Oct 20 2009 15:53:00 BOSCOV'S CREDIT CARD, MASTER TRUST, Post Office Box 740933, Dallas TX 75374-0933  
3622528 +EDI: CHASE.COM Oct 20 2009 15:53:00 CHASE MANHATTAN MORTGAGE CORPORATION, 250 WEST HURON ROAD, CLEVELAND, OH 44113-1451, JAYME COOPER  
3322310 EDI: CHASE.COM Oct 20 2009 15:53:00 CHASE MASTERCARD, Post Office Box 15658, Wilmington, DE 19886-5658  
3322311 +EDI: CITICORP.COM Oct 20 2009 15:53:00 CITGO, Processing Center, Des Moines, IA 50362-0001  
3322312 EDI: RCSDELL.COM Oct 20 2009 15:53:00 DELL FINANCIAL SERVICES, Post Office Box 81577, Austin, TX 78708-1577  
3322313 EDI: DISCOVER.COM Oct 20 2009 15:53:00 DISCOVER, Post Office Box 15251, Wilmington, DE 19886-5251  
3553451 EDI: DISCOVER.COM Oct 20 2009 15:53:00 DISCOVER BANK, DISCOVER FINANCIAL SERVICES, P.O. BOX 8003, HILLIARD, OH 43026  
3705294 EDI: ECAST.COM Oct 20 2009 15:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE OF, MBNA AMERICA BANK, N.A., P.O. BOX 35480, NEWARK, NJ 07193-5480  
3694475 EDI: ECAST.COM Oct 20 2009 15:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE OF, CHASE MANHATTAN BANK USA, NA, P.O. BOX 35480, NEWARK, NJ 07193-5480  
3322317 EDI: TSYS2.COM Oct 20 2009 15:53:00 MACY'S, Post Office Box 4580, Carol Stream, IL 60197-4580  
3322318 EDI: BANKAMER2.COM Oct 20 2009 15:53:00 MBNA AMERICA MASTERCARD, Post Office Box 15137, Wilmington, DE 19886-5137  
3322321 EDI: SEARS.COM Oct 20 2009 15:53:00 SEARS PREMIER CARD, Post Office Box 818017, Cleveland, OH 44181-8017  
3632979 EDI: RESURGENT.COM Oct 20 2009 15:53:00 SHERMAN ACQUISITION LP, ITS SUCCESSORS & ASSIGNS, AS ASSIGNEE OF CITIBANK USA, N.A., RESURGENT CAPITAL SERVICES, P.O. BOX 10587, GREENVILLE, SC 29603-0587  
3322324 EDI: WTRRNBNK.COM Oct 20 2009 15:53:00 TARGET, Retailers National Bank, Post Office Box 59231, Minneapolis, MN 55459-0231  
3322325 EDI: RMSC.COM Oct 20 2009 15:53:00 WALMART, Post Office Box 960023, Orlando, FL 32896-0023

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr J.P. MORGAN CHASE BANK, F/K/A THE CHASE MANHATTAN  
cr KEY BANK, USA, NA  
4243447 Key Bank  
4246254 Key Bank

District/off: 0208-7  
Case: 03-23950

User: mcorrea  
Form ID: b18w

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4247252*	+FEIN SUCH & CRANE, MARGARET J. CASCINO,	7 CENTURY DRIVE, STE 201, PARSIPPANY NJ 07054-4609
4247251*	+FEIN SUCH & CRANE, MARGARET J. CASCINO, CHESTNUT RIDGE, NY 10977-6225	747 CHESTNUT RIDGE RD, STE 200,
4257392*	+FEIN SUCH & CRANE, MARGARET J. CASCINO, CHESTNUT RIDGE, NY 10977-6225	747 CHESTNUT RIDGE RD, STE 200,
4257646*	+FEIN SUCH & CRANE, MARGARET J. CASCINO, CHESTNUT RIDGE, NY 10977-6225	747 CHESTNUT RIDGE RD, STE 200,
4141037*	+NISSAN MOTOR ACCEPTANCE CORP, P O BOX 660366,	DALLAS TX 75266-0366

TOTALS: 4, \* 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2009

Signature: 